TRANSMITTAL FORM



Electronic Version 1.0.2

Stylesheet Version: 1.0 Attorney Docket Number: 1027.003US1

Loyalty-Based Program for Higher Education Finance Assistance

First Named Inventor: Mr. Mark Farrell

SUBMITTED BY

Name: Mr. Michael Dryja

Registration Number: 39662

Electronic Signature Mark: Michael

Dryja

Date Signed: 20010122

I certify that the use of this system is for OFFICIAL correspondence between patent applicants or their representatives and the USPTO. Fraudulent or other use besides the filing of official correspondence by authorized parties is strictly prohibited, and subject to a fine and/or imprisonment under applicable law.

I, the undersigned, certify that I have viewed a display of document(s) being electronically submitted to the United States Patent and Trademark Office, using either the USPTO provided style sheet or software, and that this is the document(s) I intend for initiation or further prosecution of a patent application noted in the submission. This document(s) will become part of the official electronic record at the USPTO.

Attached Files:

bibd-transmittal efsapds.xml
fee-transmittal efsfee.xml
patent-assignment efsasgn.xml
specification 003 spec.xml
declaration 003 decpoa.tif

small-entity

003 ses.tif

Attached Image File(s): 003 decpoa.tif 003 ses.tif Comments:

FEE TRANSMITTAL

Electronic Version 1.0.4 Stylesheet Version: 1.0

Patent fees are subject to annual revisions on or about October 1st of each year.

Small Entity
Small Business Concern

TOTAL FEES AUTHORIZED: \$ 422

BANK (CREDIT) CARD INFORMATION:

Credit Card Number:

1000

Expiration Date:

20020228

Authorized Name:

Michael Dryja

Billing Address:

98074

BASIC FILING FEE

Fee Description	Fee Code	Fee Paid
Utility Filing Fee	201	\$ 355

Subtotal For Basic Filing Fee: \$ 355

EXTRA CLAIM FEES

·	Fee Code	Fee	Extra Claims	Fee Paid
Total Claims: 23	203	\$ 9	3	\$ 27
Independent Claims: 3	202	\$ 40	0	\$ O

Subtotal For Extra Claims Fees: \$ 27

ADDITIONAL FEES

Fee Description	Fee Code	Fee Paid
Recording Each Patent Assignment Per Property Fee	581	\$ 40



Subtotal For Additional Fees: \$ 40

Electronic Filing System (EFS) Data Electronic Patent Application Submission USPTO Use Only

EFS ID:

10859

Application ID:

09681138

Loyalty-Based Program for

Title of Invention:

Higher Education Finance

Assistance

First Named Inventor:

Mark Farrell

Domestic/Foreign Application:

Domestic Application

Filing Date:

null

Effective Receipt Date:

2001-01-22

Submission Type:

Utility Patent Filing

Filing Type:

new-utility

Confirmation Number:

0

Attorney Docket Number:

1027.003US1

Digital Certificate Holder:

cn=Michael Andrew Dryja, ou=Registered Attorneys, ou=Patent and Trademark Office, ou=Department of Commerce, o=U.S.

Government, c=US

Certificate Message Digest:

/MT3Tf4lgUPf/FhJP78D9Q==

Total Fees Authorized:

\$422.0

Payment Category:

CC - Credit Card

Credit Card Number:

********1000

Expiration Date:

02282002

Card Holder Name:

Michael Dryja

RAM User ID:

EFSPROD

RAM Accounting Date:

2001-01-23

RAM Sequence Number:

246570

RAM Payment Status:

RAM success

Postal Code:

98074